



U.S. SMALL BUSINESS ADMINISTRATION

WYOMING DISTRICT OFFICE

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 Casper, Wyoming 82602-2839
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 WWW.SBA.GOV

FAST FACT SHEET *(Updated 04-05-04)*

INTEREST RATES

Loan Maturity

Less than 7 years
 7 years or longer

Maximum Interest Rate

2 ¼% over the Prime Rate (per the Wall Street Journal)
 2 ¾% over the Prime Rate (per the Wall Street Journal)

ANNUAL FEES SBA WILL ASSESS LENDERS .36 % PER ANNUM ON THE GUARANTEED PORTION
 (re: Notice 0000-1727 dated 4-5-04)

Note: On loans of less than \$25,000, the maximum interest rate may be two percentage points higher than those stated above. For loans between \$25,000 and \$50,000, the maximum interest rate may be one percentage point higher than those stated above.

SBA GUARANTY PERCENTAGES

Loan Amount

Less than or equal to \$150,000
 Greater than \$150,000

Maximum Guaranty Percentage

85%
 75%

Maturity

Note: SBA loan maturities are determined using: the use of loan proceeds, the prudent economic life of assets financed, and the applicant's repayment ability.

Use

Working Capital
 Machinery & Equipment
 RE, Building Construction or Purchase

Maximum Maturity

up to 7-10 years
 up to 10-25 years
 up to 25 years

GUARANTY FEES

* Loan Size (gross dollars)

\$0 to \$150,000
 \$150,001 to \$700,000
 \$700,001 to \$1,333,333
 Over \$1,333,333

Guaranty Fee (based on guaranteed portion)

1%
 2.5% (assumes 75% guaranty)
 3.5% (assumes 75% guaranty)
 $35,000 + [(3.75\%) \times (\text{Guaranteed portion over } \$1 \text{ million})]$
 (assumes 75% guaranty)

Note: SBA's maximum 7a loan size is \$2,000,000 (with a 75% guaranty SBA maximum exposure would be \$1,500,000). Also short term loans of 1 year or less have a guaranty fee of ¼%.

PREPAYMENT PENALTIES

APPLICABLE TO LOANS WITH 15 YEAR OR LONGER MATURITY

One year from the date of first disbursement **5%**, Two years of the date of first disbursement **3%**, three years of the first disbursement **1%**. **No penalty thereafter**